



HOLIDAY MISHAPS

Are you properly insured for this holiday season?

The holiday season is a time to focus on friends and family, not worry about whether your insurance coverage is adequate. As you prepare to celebrate the season, you may dream of a White Christmas or envision dancing sugar plums; however, The National Association of Insurance Commissioners (NAIC) suggests you review your insurance policies to avoid some possible holiday nightmare scenarios.

Auto Insurance

A family member borrows your car and has an accident: Your auto insurance policy will provide the same coverage for your relative as if you were driving. However, an accident may increase your premium. If your family member has an accident while driving your car intoxicated, the company might not renew your policy or charge you a higher premium.

You borrow someone else's car and get into an accident: The auto policy on the borrowed vehicle provides primary coverage. If no coverage exists, your auto policy might provide coverage. Talk with your agent or insurance company to find out if your auto coverage extends to a friend or family member's car.

You have plans to travel Canada or Mexico by vehicle: Make sure you have coverage outside of the U.S. Many policies provide coverage while driving in Canada, but not in Mexico. Check with your agent or company to ensure that your auto coverage will apply outside the U.S. and discuss any coverage limitations.

Someone breaks your car's window and steals gifts from the back seat: Most standard homeowners and rental insurance policies provide coverage; however you are responsible for the policy deductible and there are limits. Some auto policies provide coverage for this situation. Talk with your agent or company on both policies (homeowners/renters and auto) to find out under which policy you should report your claim.

Homeowners Insurance

Someone steals the holiday decorations from your front yard: A standard homeowners policy typically provides coverage, subject to policy deductible and coverage limits. These items are also generally covered if you have a condominium or renter's insurance policy.

Presents are stolen from your home: Standard homeowners insurance policies provide coverage with special limits for certain goods, such as electronics and jewelry. Standard condominium and rental insurance policies provide similar coverage. Check your policy for specific item limits, and be sure to add new items to your policy as soon as possible to ensure you are covered.

Your coworker slips and falls on your icy driveway at your New Year's Eve party: A standard homeowners insurance policy can provide limited medical payments coverage if your guest needs medical attention. If a guest sues for additional damages, the standard homeowner's insurance policy should provide liability coverage. Check with your insurance agent or company to be sure you have adequate liability limits.

An ice or snow storm causes a tree to fall through the front window of your house: Home damage and tree removal (if the tree fell due to the weight of ice or snow) is generally covered by a standard homeowners insurance policy minus deductible. Check your policy to find out what coverage you have.

A candle falls over and lights a curtain, causing a house fire: A standard homeowners insurance policy will cover your home and belongings destroyed by a fire, up to policy limits. Standard policies typically provide additional living expenses if you are unable to live in your home due to damage from a fire or other disaster.

Credit Card Theft

Someone uses your credit card to buy a big screen television: The purchase might be covered as part of your contract with your credit card company. Standard homeowners insurance policies typically provide up to \$500 of coverage toward your legal obligation to pay your credit card company. However, there is no coverage if, for example, a family member entrusted with the card buys a big screen television. Federal law also limits a cardholder's responsibility as long as the credit card company is promptly notified per the cardholder agreement.

Health Insurance

You drink some bad eggnog and end up in an urgent care facility while you are out of state: Your visit is typically covered under most health insurance policies. If you plan to travel, remember to take health insurance information for all family members—including your identification cards and contact details—with you. Co-payments with urgent care visits are typically lower than co-payments for emergency room visits. Before leaving, check with your insurance company about in-network healthcare providers at your destination. If you receive medical care from an out-of-network provider, you might be subject to higher deductibles and/or co-payments.

More information:

For more information about health, home, life and auto insurance options, and tips for choosing the coverage that is right for you and your family contact the South Carolina Department of Insurance Office of Consumer Services. The specially trained staff is available to assist consumers with their insurance-related questions and concerns. You may contact the Office of Consumer Services by calling our toll-free number 1-800-768-3467 Monday-Thursday 8:00 a.m. - 6:00 p.m. or Friday 8:00 a.m. - 5:00 p.m.

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